

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: NICOLE WARNER

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Case No. 1:13-bk-01088

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was converted to chapter 13 on 06/25/2013.
- 2) The plan was confirmed on 01/16/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/17/2013.
- 5) The case was completed on 07/26/2018.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,901.00.
- 10) Amount of unsecured claims discharged without full payment: \$113,150.19.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 15,274.67	
Less amount refunded to debtor(s)	\$ 24.62	
NET RECEIPTS		\$ 15,250.05

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 820.39	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,320.39
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAWN MARIE CUTAIA, ESQUIRE	Lgl	0.00	NA	NA	2,500.00	0.00
RESURGENT CAPITAL SERVICES	Uns	31,858.00	31,858.21	31,858.21	157.69	0.00
BRANCH BANKING & TRUST	Sec	12,197.00	24,395.38	8,200.00	9,176.95	0.00
BRANCH BANKING & TRUST	Uns	0.00	12,197.69	4,197.69	20.77	0.00
ASSET ACCEPTANCE	Uns	3,628.00	3,809.74	3,809.74	18.85	0.00
TOTAL DEBT MANAGEMENT	Uns	10,102.00	10,254.05	10,254.05	50.75	0.00
TOTAL DEBT MANAGEMENT	Uns	14,049.00	12,707.69	14,207.34	70.32	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	175.01	175.01	0.86	0.00
CONEWAGO TOWNSHIP SEWER	Sec	2,810.00	2,715.00	2,715.00	2,277.75	0.00
ABILITY RECOVERY SERVICES, INC	Uns	23,328.00	25,678.74	25,678.74	127.09	0.00
AIS PORTFOLIO SERVICE, LP	Uns	502.00	502.29	502.29	2.48	0.00
RESURGENT CAPITAL SERVICES	Uns	5,506.00	5,284.09	5,284.09	26.15	0.00
BANK OF AMERICA	Sec	219,663.00	NA	NA	0.00	0.00
CREDIT BUREAU OF YORK	Sec	2,810.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	11,201.00	NA	NA	0.00	0.00
SENTRY CRDIT	Uns	22,900.00	NA	NA	0.00	0.00
GEGRB/WALMART	Uns	117.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	426.00	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
THD/CBNA	Uns	375.00	NA	NA	0.00	0.00
WFFNAT BANK	Uns	5,284.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC	Uns	3,752.00	NA	NA	0.00	0.00
VARIOUS MEDICAL EXPENSES	Uns	2,141.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 8,200.00	\$ 9,176.95	\$ 0.00
All Other Secured	\$ 2,715.00	\$ 2,277.75	\$ 0.00
TOTAL SECURED:	\$ 10,915.00	\$ 11,454.70	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 95,967.16	\$ 474.96	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,320.39	
Disbursements to Creditors	\$ 11,929.66	
TOTAL DISBURSEMENTS:		\$ 15,250.05

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/09/2018

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.